



CVNB

Cumberland Valley National Bank
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June 22, 2015

The Honorable Tom Wheeler
Chairman
Federal Communications Commission
445 12th Street, SW
Washington, DC 20554

Re: GN Docket No. 13-5, Technology Transitions. GN Docket No. 12-353, AT&T
Petition to Launch a Proceeding Concerning the TDM-to-IP Transition; WC Docket No.
05-25, Special Access for Price Cap Local Exchange Carriers.

Dear Chairman Wheeler:

I'm reaching out on behalf of Cumberland Valley National Bank & Trust, the largest locally-owned bank in Southeastern Kentucky. We've been in business for 111 years, and we try to service our customers with the most innovative and efficient methods available. This means that we are not afraid of change and we have had to make numerous transitions to remain where we are.

Our bank relies heavily on broadband service to maintain our network of 14 bank branches in addition to nine full-service ATMs and numerous cash-dispensing ATMs. We've opted to go with a competitive carrier for our telecom needs – a move which has allowed us to not only save money, but receive a higher level of customer service from our provider.

Should competitors be prevented from accessing high capacity broadband lines and last-mile circuits, businesses like ours would be hurt by a lack of choice, and higher prices that result from a lack of competition. It is our hope that the FCC works to keep the marketplace open, allowing *us* to decide which provider we want to work with.

Sincerely,

Michaelaena Brown
Cumberland Valley National Bank & Trust

cc: Commissioner Mignon Clyburn

Commissioner Jessica Rosenworcel
Commissioner Ajit Pai
Commissioner Michael O'Rielly
Jonathan Sallet
GiGi Sohn
Matthew DelNero